

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

Applicant : Kathleen Tyson Quah  
Serial No. : 10/813,919  
Filing Date : March 31, 2004  
Title of Invention : SYSTEM FOR REDUCING PAYMENTS RISK, LIQUIDITY  
RISK AND SYSTEMIC RISK ASSOCIATED WITH  
PAYMENTS-BASED TRANSACTIONS WHEREIN A FILTER  
PROCESS MODULE IN EACH PAYMENT BANK HOST  
APPLICATION IS INTEGRATED WITH PAYMENTS  
PROCESSING SUCH THAT PAYMENTS INSTRUCTIONS  
ARE FILTERED FOR COMPLIANCE USING SUSPEND  
PAYMENTS INSTRUCTIONS AND PAYMENTS RISK  
PARAMETERS  
Examiner : n/a  
Group Art Unit : 3624  
Attorney Docket : 126-001USANA0

Honorable Commissioner of Patents  
and Trademarks  
Washington, DC 20231

**RESPONSE TO NOTICE OF MISSING PARTS OF APPLICATION**  
**FILING DATE GRANTED**

Sir:

In response to the Notice of Missing Parts of Application/Filing Date Granted dated June 21, 2004, Applicant submits herewith the following documents for filing in the above-referenced Application:

- Part 2 of Notice Of Missing Parts Of Application/Filing Date Granted; and
- Kathleen D. Tyson Check No. 1000 in the amount of \$450.00.

Please address all correspondence to:

Thomas J. Perkowski, Esq., P.C.  
Soundview Plaza  
1266 East Main Street  
Stamford, Connecticut 06902



The Commissioner is authorized to charge any fee deficiencies to Deposit Account No. 16-1340. A duplicate of this document is enclosed herewith.

Respectfully submitted,

Dated: July 19, 2004

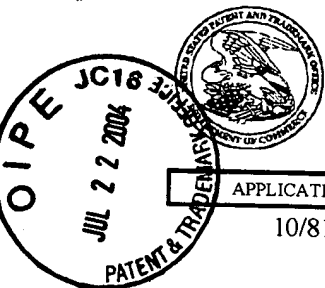
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Attorney for Applicant  
Reg. No. 33,134  
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CERTIFICATE OF FIRST CLASS MAIL  
UNDER 37 CFR 1.8

I hereby certify that this correspondence  
is being deposited with the United States  
Postal Service on July 19, 2004 in a prepaid  
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Commissioner for Patents  
P.O. Box 1450  
Alexandria VA, 22313-1450

Thomas J. Perkowski, Esq.  
Reg. No. 33,134  
Dated: July 19, 2004



## UNITED STATES PATENT AND TRADEMARK OFFICE

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APPLICATION NUMBER	FILING OR 371 (c) DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/813,919	03/31/2004	Kathleen Tyson-Quah	126-001USANA0

Thomas J. Perkowski, Esq., P.C.  
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 Stamford, CT 06902

CONFIRMATION NO. 5041

## FORMALITIES LETTER



\*OC000000012998463\*

Date Mailed: 06/21/2004

## NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

Items Required To Avoid Abandonment:

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing.  
*Applicant must submit \$ 385 to complete the basic filing fee for a small entity.*
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$65 for a small entity in compliance with 37 CFR 1.27, must be submitted with the missing items identified in this letter.

SUMMARY OF FEES DUE:

Total additional fee(s) required for this application is **\$450** for a Small Entity

- **\$385** Statutory basic filing fee.
- **\$65** Late oath or declaration Surcharge.

Replies should be mailed to: Mail Stop Missing Parts  
 Commissioner for Patents  
 P.O. Box 1450  
 Alexandria VA 22313-1450

07/22/2004 ADSMAN1 00000054 10813919

01 FC:2001  
 02 FC:2051

385.00 OP  
 65.00 OP

*A copy of this notice **MUST** be returned with the reply.*

BINH

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE